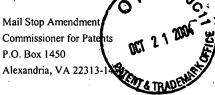
I hereby certify that this correspondence is being deposited with the United States Postal Service as first class Pail in an envelope addressed to:

<u>PATENT</u>

Attorney Docket No.: 020375-021400US



On October 18, 2004

TOWNSEND and TOWNSEND and CREW LLP

By Donnie Reckles

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Adam Coyle

Application No.: 09/713,770

Filed: November 16, 2000

For: CARD-BASED SYSTEM AND

METHOD FOR ISSUING

**NEGOTIABLE INSTRUMENTS** 

Customer No.: 20350

Confirmation No. 3444

Examiner:

Kelly S. Campen

Technology Center/Art Unit: 3624

**AMENDMENT** 

RECEIVED

OCT 2 6 2004

GROUP 3600

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed September 8, 2004, please enter the

following amendments and remarks:

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Abstract begin on page 3 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 5 of this paper.

Remarks/Arguments begin on page 9 of this paper.